



FORM CRS - CLIENT RELATIONSHIP SUMMARY

Executive Wealth Management, or “EWM”, is a registered investment advisor with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and we feel it is important for you to understand the differences in order to determine which type of account is right for you.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing. Being that this form CRS is limited to two pages, we encourage you to view our full set of disclosures [HERE: https://adviserinfo.sec.gov/firm/brochure/140736](https://adviserinfo.sec.gov/firm/brochure/140736). You can look us up by name, or by entering our CRD# 140736.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors. These services include discretionary asset management, financial planning, retirement account management, selection of separately managed account providers and consulting.

EWM is primarily a discretionary investment advisor which means we make decisions to buy and sell securities in your accounts without first obtaining your permission. We also offer non-discretionary services where we are obtaining your permission before making trades, or you are responsible for implementing trades recommended.

EWM Offers continuous and ongoing monitoring of the assets under our discretionary asset management. Non-discretionary accounts generally do not undergo this continuous monitoring unless contracted separately. Retirement or other outside accounts that you engage EWM to manage may require client login information. Changes to login information would limit our ability to access these accounts. You can find additional information in our Firm Brochure referenced above. You will meet with your EWM Private Wealth Advisor at least annually either face to face, by phone, or video conference. We do not currently impose minimum account balance requirements for opening or maintaining an account with our firm, however we do impose a \$1,500 annual minimum fee for advisory services.

Ask your Private Wealth Advisor:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How do you choose investments you recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

WHAT FEES WILL I PAY?

Our fee structure differs based on the services we are providing you. Our clients are charged asset-based fees based on the total value of your assets under management contracted with us. This advisory fee is up to 1.25% of that value on an annual basis. Our advisory fee is subject to an annual minimum of \$1,500. Due to this minimum administrative fee, lower balance accounts are not cost effective to maintain with the firm. Clients who hire us to strictly to do financial planning typically pay from \$500-\$2,000 depending on complexity.

Certain products or services we choose for your accounts charge additional fees. Some examples are separately managed account providers, mutual funds or options. We use these products and services from time to time, and others, in the management of your account. The EWM fees indicated are not the only fees that you pay. It is important to discuss the total cost of investing your assets with your Private Wealth Advisor.

Asset based fees are billed quarterly in advance by directly debiting from your managed accounts. Those who engage us for Financial Planning services-only pay by check to ‘Executive Wealth Management’.

The fees are tiered as outlined in our ADV Part 2A, Item 5 Fees and Compensation. Please note that we removed the administrative fee on accounts opened after February 12, 2023. Our previous assets under management fee schedule (the “Retired AUM Fee Schedule”) will continue to apply to clients who established a relationship with us before February 13, 2023. At this time, we do not intend to adjust our legacy clients’ AUM Fees to match the new AUM Fee Schedule. That means that some legacy clients may be subject to higher or lower AUM fees than new relationships. Clients remain free to negotiate lower fees; however, agreeing to a lower AUM fee is in our sole discretion. Additional details about these fees are disclosed in Item 5 of our ADV Part 2A, which you have received a copy.

The more assets there are in your accounts, the more you will pay in fees. We may, therefore, have an incentive to encourage you to increase assets in your accounts managed with us. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Ask your Private Wealth Advisor:

If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?



WHAT ARE OUR LEGAL OBLIGATIONS TO YOU WHEN ACTING AS YOUR INVESTMENT ADVISOR? HOW DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Our firm makes money based on the fees you pay for our services. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what that means.

We participate in a referral relationship with, Charles Schwab & Co and other companies. If you come to EWM through those programs, though you are not charged differently, we share a portion of the fees you pay us with those referrers. Referrals are based, in part, on the growth of previously referred client accounts and retention of those relationships, so we have an additional incentive to grow and retain your account to earn more referrals. Individual Private Wealth Advisors have their conflicts addressed in their form ADV Part 2B, of which you have received a copy.

When we provide investment advice to you regarding your retirement plan account or individual retirement account (401k, 403b, IRA etc., "The Plan"), we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The fiduciary standard is intended to ensure that financial transactions being facilitated by Executive Wealth Management ("EWM"), and its staff are aligned with your best interests and comply with the Department of Labor (DOL) requirements relative to advising on retirement plan assets. Under this special Rules provisions, we must;

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees and investments;
- follow policies and procedures designed to ensure that we give advice that is in your best interest;
- charge no more than is reasonable for our services; and
- give you basic information about conflicts of interest.

We also have affiliate companies that we receive benefit from when, or if, you do business with them; EWM Tax Solutions, LLC, EWM Legal Services, LLC (dba EWM Legal Solutions) and Executive Financial Planning. This is a conflict of interest in that we have financial incentive to refer you to these companies over others that offer the same or similar services. EWM and Executive Financial Planning are owned by the same parent company, EWM Capital, LLC. EWM Tax Solutions shares ownership and EWM Legal Solutions and EWM Tax Solutions share management with EWM. The steps and processes we take to mitigate this and other conflicts are described further in Item 9 of our disclosure brochure.

Ask your Private Wealth Advisor:

How might your conflicts of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

EWM Private Wealth Advisors can be paid in several ways including a salary, discretionary bonus and/or as a portion of the advisory fees that the firm collects from the accounts each Private Wealth Advisor services. The more assets in your account, the more you will pay in fees and therefore, we have an incentive to encourage you to increase the assets in your account.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Though EWM as a firm does not have any legal or disciplinary history to report, some of our Private Wealth Advisors do. We encourage you to visit investor.gov/CRS for a free and simple search tool to research us and our Private Wealth Advisors.

Ask your Private Wealth Advisor:

As a financial professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

You can find additional information on Executive Wealth Management by visiting the SEC's website at <https://adviserinfo.sec.gov/> and searching CRD# 140736. You may also contact our firm at 810-229-6446 and speak with any of our Management team, Private Wealth Advisors or Client Service Associates.

Ask your Private Wealth Advisor:

Who is my primary contact person?

Are they a representative of an investment advisor or broker-dealer?

Who can I talk with if I have concerns about how this person is treating me?